



Deborah.Dyar@sdcounty.ca.gov

Feel free to email me with your questions, suggestions, or comments. I try to respond to all email within 24 hours.

Don't have a computer? You can still have an email address! Drop by your local library or if you're in school check out their facilities. Many schools are now offering email accounts to students.

If you have changed your email address or recently started receiving email, please drop me a quick email so I can add you to my list.

Some of this information will make it into the newsletter. Do we have your email address? I run across many interesting stories and resources each month. If you have an email address, please make sure to give it to me if you haven't already. I will try to send out information by email as I get it.

Do we have your email address?



Building Better Neighborhoods

County of San Diego
Department of Housing & Community Development
Family Self-Sufficiency Program
3989 Ruffin Road
San Diego CA 92123

Phone: 858-694-4858
Fax: 858-514-6558
Email: Deborah.Dyar@sdcounty.ca.gov
www.sdhcd.org



Board of Supervisors
Greg Cox, District 1
Dianne Jacob, District 2
Pam Slater-Price, District 3
Ron Roberts, District 4
Bill Horn, District 5

Chief Administrative Officer
Walter F. Ekard

Department of Housing and Community Development
Catherine J. Trout, Director

Volume 1, Issue 1
Summer 2005

Family Self-Sufficiency News

Special points of interest:

- Your questions about FSS answered here!
- Thinking about buying a home one day? Read on for tips.
- Have you visited the South Bay Career Center?
- Employment and Training information at your fingertips. Visit our virtual Kiosk.

INSIDE THIS ISSUE:

Annual Update	1
FSS Questions & Answers	2
South Bay Career Center	3
Kiosks	3
Homeowner month	3
Do we have your email?	4

New FSS Coordinator

In the Spring of 2005, the Family Self-Sufficiency program (FSS) got a new Coordinator. Debbie is not new to the FSS program, she worked with FSS many years ago when it was just getting started at the Department of Housing and Community Development. Debbie has had a variety of duties in the department since she left her FSS duties several years ago.



New Coordinator—Deborah Dyar

Some of the duties of the FSS Coordinator are to:

- Help find resources for participants that help them become self-sufficient
- Recruit new participants when there is room in the program
- Stay in communication with participants to make sure they stay on track to meet their goals
- Answer your questions!

If you haven't heard from Debbie yet, you will soon. Or feel free to give her a call with any questions you may have. You can reach her at (858) 694-4858 or Deborah.Dyar@sdcounty.ca.gov

2005 Annual FSS Update

In April, the 2005 Annual FSS Update was sent out to all FSS participants. This update is a way for us to find out what our FSS participants are doing, what they need help with and help direct us in finding resources for you.

The 2005 Update was sent to all 166 participants in our FSS program. As of June 14, 2005, 110 have been returned. If you have not yet returned your update, please take the time to do so. You can fill one out on-line and fax or mail it in.

http://www.co.san-diego.ca.us/sdhcd/docs/fss_update.doc

These updates are important. If you don't return your update as requested, you could be terminated from the FSS program. You would still continue receiving Section 8 Rental Assistance if you are still eligible.

—Continued on Page 2—

2005 FSS Annual Update (continued from page 1)

The goal of the FSS Program is to help families go to work, and find work that will eventually lead them to self-sufficiency (and no longer need a rental subsidy one day). Of the 110 families that had returned their Updates, 73 are already working. Many are working full time, others are looking for better jobs.

To follow, without halt, one aim: There's the secret of success.

Anna Pavlova
Russian ballet dancer
(1885 - 1931)

Some families are preparing themselves for better jobs by going to school or a vocational training program. Over 30 participants are enrolled in school this year.

One of the benefits of the FSS program is the Escrow Account. Money is deposited into your escrow account when your earned income increases and you start paying more of your rent because of the increase. Eighty-five (85) families have escrow accounts ranging from a few dollars to some over \$10,000. See the Family Self Sufficiency Q & A article below for more information on the Escrow account.

Most participants would like to use their escrow accounts to help them buy a house one day. Others plan on using it to pay off debt or buy or repair a car.

Family Self-Sufficiency Q & A

WHAT IS THE ESCROW ACCOUNT?

When your rent changes, your new income is compared to your income at the time you joined FSS. If your earned income has increased and your net adjusted income has increased, the savings to the Housing Authority is deposited into the escrow account. These deposits continue monthly until your income and portion of the rent change, then your escrow deposit is recalculated. The process continues for the duration of your contract.

WHEN DO I START TO ACCUMULATE THE MONEY? HOW DO I KNOW HOW MUCH I HAVE?

Your escrow account starts to accumulate money when your portion of the rent increases due to an increase in earned income after you start participating in the FSS program. At least once a year, the Housing Authority will inform you of the balance in your escrow account. You can find out the balance in your escrow account by calling your Housing Specialist or Debbie Dyar at (858) 694-4858.

WHAT DO I HAVE TO DO TO RECEIVE THE FUNDS IN MY ESCROW ACCOUNT?

You must complete the goals you identified when you executed your FSS contract. In addition, you must not be receiving any kind of welfare benefits for the last twelve months of your contract. That means no Cal-Works or General Relief for the last twelve months of your contract.

WHAT IF I DON'T MEET MY GOALS OR I AM STILL ON HOUSING AT THE END OF MY CONTRACT? WILL I LOSE MY RENTAL ASSISTANCE?

If you don't meet your goals, and you are eligible to continue receiving rental assistance, your assistance will continue. You must remain eligible for the rental assistance program at all times to continue participating in FSS. Any money in your escrow account is returned to the Housing Authority to be used for rental assistance payments for other participants.

WHAT IF I MAKE SO MUCH MONEY THAT I GO OFF RENTAL ASSISTANCE BEFORE THE END OF THE FIVE YEAR CONTRACT TERM, AM I STILL ELIGIBLE FOR THE ESCROW ACCOUNT FUNDS?

You could be. It depends on how your assistance is terminated and if you are receiving any welfare benefits at the time. You could complete your contract and receive the funds in your escrow account.

WHAT IF SOMEONE MOVES IN WITH ME AND THEY MAKE TOO MUCH MONEY? WILL I LOSE MY ESCROW ACCOUNT FUNDS?

That depends on if your rental assistance continues or not and whether or not you are receiving welfare benefits.



South Bay Career Center

Do you live in or near South County? Have you visited the Career Center located at 1111 Bay Blvd, Suite E in Chula Vista? If you haven't, and you live close by, I encourage you to do so soon! Call them at (619) 424-1112 to sign up for the next tour. They have a wealth of information, classes, and employment services to offer both you and your teenagers.

If you are unsure of a suitable career match, they can help! Take their career assessment and meet with a counselor to see what field you are best suited for. Looking to change jobs or careers? The career assessment can help you, too. Their counselors can help with referrals to training, show you the online databases that are full of job openings, and can even refer you to on-site interviews, recruitment events, job fairs and much more.

If you are already working but want to earn more money, ask them about Project Earn. Career Coaches are available to help eligible participants advance in their careers, get raises and promotions, and can even help with referrals to other services if needed.

The Career Center offers classes that you can take for free. Here are just some of the classes they offered in June: resume writing, computer literacy, job search strategies, interviews and salary negotiation, and much more. They offer many of their classes in Spanish.

Helping YOU find employment is their business! Give them a call today!

Always bear in mind that your own resolution to succeed is more important than any one thing.

Abraham Lincoln
16th president of US
(1809 - 1865)

Employment and Training Kiosks



Through the Federal Community Development Block Grant program, our Department has contributed to the funding of several Employment and Training Informational Kiosks. Their purpose is to provide access and services to rural and underserved areas and to help bridge the digital divide. There are 4 kiosks around the county: Ramona, Campo, Fallbrook and one in our office in Kearny Mesa. The kiosks have web links to a variety of job training, employment opportunities, educational institutions and much more. You may find some of these resources helpful as you look for work, a better job, or need help in other areas. If you don't live near one of our kiosks, we have a Virtual Kiosk on our website. Most of the links from the real kiosks are on the virtual kiosk web page.

http://www.co.san-diego.ca.us/sdhcd/index_kiosk.html

President Bush declares June National Homeownership month

Helping more low- and moderate-income Americans become homeowners is a national priority. Here are some resources to look into:

- Attend a First Time Home Buyer class:
http://www.crediteducation.org/event.php?region_id=3
- See what the department of Housing and Urban Development (HUD) has to offer:
<http://www.hud.gov/initiatives/homeownership/index.cfm>
- Watch some short clips from HUD on buying a home:
<http://www.hud.gov/webcasts/archives/buying.cfm>



June is National Homeownership Month